

REMARKS

Reconsideration of this application is respectfully requested in view of the foregoing amendment and the following remarks.

Claims 2, 3, 31, and 32 have been canceled. Claims 1, 4, 6, 30, and 33 have been amended. Claims 1, 4-30, and 33-55 are currently pending.

Rejection of claims 1-3, 6-22, 24-37, 40-51, 53-55 under 35 U.S.C. 102(e) as being anticipated by Moss et al. (U.S.P. No. 5,485,370)

Regarding claims 1, 6-30, 33-37, 40-51, and 53-55, the Board rejected the examiner's reasoning but affirm the rejection of these claims based on Figure 19 of Moss et al. As correctly stated by the Board, Figure 19 "illustrates a typical hardware simulation screen which is displayed to the applications programmer" for the programming of hardware devices, e.g., ATMs, in an application development environment (see Moss et al., col. 30, lines +36). Thus, such hardware simulation screen should be "substantially the same" as the ATM that it simulates. However, such screen cannot be said to represent the actual screen for a user interface on a *home banking terminal*, i.e., in a home banking environment, as is further clarified in the amendments to independent claims 1, 6, and 33. Therefore, it is respectfully submitted that claims 1, 6-30, 33-37, 40-51, and 53-55 are allowable over the Moss et al. and other references of record.

Claim 4 has been amended to reflect the above reasoning for allowance, particularly, that the remote terminals are available for all users who wish to access the financial services, and not

just to application programmers. Therefore, claims 4 and 5 are also allowable over the references of record.

Conclusion

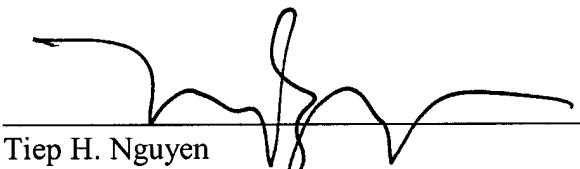
For at least all of the above reasons, it is respectfully submitted that the present invention is neither disclosed nor suggested by the references of record, and the claims now pending patentably distinguish the present invention from the references of record. Accordingly, reconsideration and withdrawal of the outstanding rejections and an issuance of a Notice of Allowance are earnestly solicited upon the filing of the Request for Continue Examination.

Respectfully submitted,

Date: 11/8/2004

By:

KILPATRICK STOCKTON LLP
607 14th Street, N.W.
Suite 900
Washington, DC 20005


Tiep H. Nguyen
Registration No. 44,465

GTM/THN/CITI0028/T0091.093925